

**Certificate of Notice Page 1 of 6**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 James F. Colden  
 Debtor

Case No. 16-10170-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: JEGilmore  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 7

Date Rcvd: May 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2019.

db +James F. Colden, 6 Country Run, Thornton, PA 19373-1117  
 cr +PRA Receivables Management, LLC, PO Box 14067, Norfolk, VA 23518-0067  
 cr Wells Fargo Bank, N.A., Default Document Processin, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov May 22 2019 03:01:29 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 22 2019 03:00:53  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 22 2019 03:01:09 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/Text: ally@ebn.phinsolutions.com May 22 2019 03:00:26 Ally Financial Inc.,  
 P.O. Box 130424, Roseville, MN 55113-0004

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr ##+SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412  
 TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 23, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association, Et Al...  
 agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
 DANIELLE BOYLE-EBERSOLE on behalf of Creditor U.S. Bank National Association, Et Al...  
 debersole@hoflawgroup.com, pfranz@hoflawgroup.com  
 JASON BRETT SCHWARTZ on behalf of Creditor Portfolio Recovery Associates, LLC  
 jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com  
 JOSEPH L QUINN on behalf of Debtor James F. Colden CourtNotices@rqplaw.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, Et Al...  
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
 KARINA VELTER on behalf of Creditor Wells Fargo Bank, N.A. amps@manleydeas.com  
 KARINA VELTER on behalf of Creditor Wells Fargo Bank, N.A. as Successor by Merger to  
 Wachovia Bank, N.A. amps@manleydeas.com  
 MATTEO SAMUEL WEINER on behalf of Creditor U.S. Bank, National Association et. al.  
 bkgroup@kmlawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association, Et Al...  
 bkgroup@kmlawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank, National Association et. al.  
 bkgroup@kmlawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank, National Association, as Trustee for the  
 EMC Mortgage Loan Trust 2004-B Mortgage Pass-through Certificates Series 2004-B  
 bkgroup@kmlawgroup.com  
 REGINA COHEN on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com,  
 ksweeney@lavin-law.com

District/off: 0313-2

User: JEGilmore  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 7

Date Rcvd: May 21, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, Et Al...  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 15

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

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IN RE:

JAMES F. COLDEN,

Debtor  
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: Chapter 13  
: Case No. 16-10170-MDC  
: Consent Order Settling  
: Portfolio Recovery Associates, LLC,  
: assignee of Ally Financial, by and through its,  
: servicing agent, PRA Receivables  
: Management, LLC's  
: Motion From Relief From The Automatic  
: Stay Pursuant To 11 U.S.C. § 362

AND NOW, this 21st day of May, 2019, this matter having come before this Court upon application of Portfolio Recovery Associates, LLC, assignee of Ally Financial, by and through its servicing agent, PRA Receivables Management, LLC (hereinafter referred to as "*PRA*"), a secured creditor of the above-named Debtor, by its counsel, for relief from the automatic stay pursuant to 11 U.S.C. § 362;

AND it appearing that Debtor, *James F. Colden*, through Debtor's attorney, *Joseph L. Quinn, Esquire*, have reached an agreement with regard to said Motion for Relief regarding a 2015 Jeep Patriot, V.I.N. 1C4NJPCB1FD144022 (the "Vehicle"), as per the terms contained in this Order;

AND, it appearing that Debtor is indebted to *PRA* on a loan which enabled Debtor to purchase said Vehicle, which loan terms are set forth in a Retail Installment Contract (the "Contract"); and

It appearing that *PRA* is the holder of a secured claim against the Debtor and;

It appearing that the Debtor is in arrears post-petition in the amount of ***\$10,545.08*** (\$10,064.08 in missed payment, plus \$481.00 in attorney's fees and costs) as of May 7, 2019;

It appearing that the Debtors and *PRA* have reached an agreement to cure post-petition arrears and attorney's fees and costs, the Debtor agrees to pay ***\$878.76*** of the current arrears monthly beginning May 22, 2019 for the next twelve (12) months (with payments due on the ***twenty-second*** of each month) to cure said arrears, while making regular monthly post-petition payments (***\$419.83*** per the Contract) due under the Contract beginning with the ***May 22, 2019***

payment for a total monthly payment from May 22, 2019 through April 22, 2020 of \$1,298.59, wherefore,

It is hereby **ORDERED** and **DECREED** that if Debtor shall fail to make the regular monthly payment (or any portion thereof) or fail to make payment toward the curing of the arrears as set forth above and Debtor fails to cure said default within ten (10) days after notice by *PRA* (or its counsel) of said default, counsel for *PRA* may file a Certification of Default with the Court setting forth Debtor's default and *PRA* shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362), and *PRA* is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law. The Debtor shall be allowed to default and cure such default under this Consent Order one (1) time. Should Debtor default a second (2nd) time, notice of the default will be served, but the Debtor will not be granted an opportunity to cure the default and counsel for *PRA* may file a Certification of Default with the Court setting forth Debtor's default and *PRA* shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362).

It is **FURTHER ORDERED** and **DECREED** that in the event Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code then Debtor shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtor fails to make payment in accordance with this paragraph then *PRA*, through Counsel, may file a certification setting forth said failure and *PRA* shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and *PRA* is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law.

The failure by *PRA*, at any time, to file a Certification of Default upon default by the Debtors shall not be construed, nor shall such failure act, as a waiver of any of *PRA's* rights hereunder.

This Order is a supplement and in addition to the Contract and not in lieu thereof.

Facsimile signatures shall be accorded the same force and effect as an original signature, and may be submitted to the Court.

It is further Ordered that the fourteen (14) day stay provided by Rule 4001(a)(3) is hereby waived.

BY THE COURT:



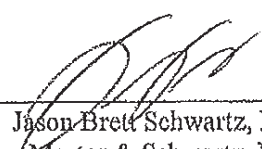
Magdeline D. Coleman  
U.S. BANKRUPTCY JUDGE

Post-Petition Arrears: \$10,064.08  
Counsel Fees: \$ 481.00  
Total: \$10,545.08

Creditor: Portfolio Recovery Associates, LLC,  
assignee of Ally Financial by and through its  
servicing agent, PRA Receivables Management,  
LLC

By Counsel: Mester & Schwartz, P.C.

By:



Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1333 Race Street  
Philadelphia, PA 19107  
(267) 909-9036


DATED: 5/16/19

Seen and agreed to -- We hereby consent to the form and entry of the foregoing Order.

Debtor: James F. Colden

By Counsel for Debtor: Joseph L. Quinn, Esquire

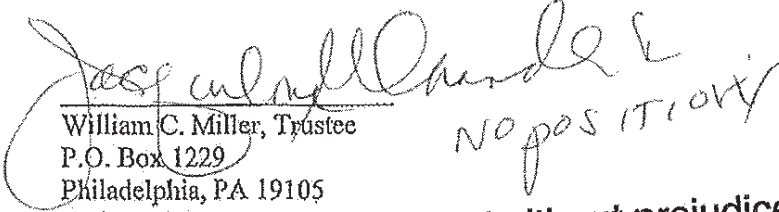
By:



Joseph L. Quinn, Esquire  
The Law Office of Stephen Ross PC  
152 E. High Street, Suite 100  
Pottstown, PA 19464  
(610) 323-5300

DATED: 5/8/2019

Chapter 13 Trustee

  
William C. Miller, Trustee  
P.O. Box 1229  
Philadelphia, PA 19105  
(215) 627-1377

Dated: 5/17/19

NO POSITION  
\*without prejudice to any  
trustee rights or remedies